

PTO/SB/08A (10-01)  
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Substitute for form 1449A/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)			Application Number	097604,525	
			Filing Date	6/27/2000	
			First Named Inventor	PORTILLO, Humberto C.	
			Art Unit	3628	
			Examiner Name		
Sheet	1	of	3	Attorney Docket Number	10722-31970

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Document Number Number - Kind Code 2 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
[Signature]		US- 5,220,501	06-15-1993	Lawlor, et. al.	
		US- 5,555,496	09-10-1996	Tackbary, et. al.	
		US- 5,629,982	05-13-1997	Micali, Silvio	
		US- 5,699,528	12-16-1997	Hogan	
		US- 5,732,400	03-24-1998	Mandler, et. al.	
		US- 5,757,917	05-26-1998	Rose, et. al.	
		US- 5,826,241	10-20-1998	Stein, et. al.	
		US- 5,960,412	09-28-1999	Tackbary, et. al.	
		US- 5,974,146	10-26-1999	Randle, et. al.	
		US- 6,029,150	02-22-2000	Kravitz	
		US- 6,032,133	02-29-2000	Hilt, et. al.	
		US- 6,070,150	05-30-2000	Remington, et. al.	
		US- 6,070,798	06-06-2000	Nethery	
		US- 6,081,790	06-27-2000	Rosen	
		US- 6,098,053	08-01-2000	Slater	
		US- 6,119,106	09-12-2000	Mersky, et. al.	
		US- 6,122,625	09-19-2000	Rosen	
		US- 6,167,386	12-26-2000	Brown	
		US- 6,175,823	01-16-2001	Van Dusen	
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FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. 1	Foreign Patent Document Country Code 3 - Number 4 - Kind Code 5 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
[Signature]		WO 98/49644	11-05-1998	Ariba Technologies	
		EP 0 745 961 A3	07-15-1998	AT&T Corp.	
		EP 0 745 961 A2	04-12-1996	AT&T IMP Corp.	
		WO 99/22291	05-06-1999	GE Capital	
		EP 0949 596 A2	10-13-1999	Golvin, et. al.	
		WO 00/22559 A1	04-20-2000	Slater	
		WO 00/67177 A2	11-09-2000	Levchin, et. al.	
		WO 00/54122 A2	09-14-2000	Taggart, et. al.	
		EP 1 077 436 A2	02-21-2001	Pinell	
		WO 00/79452 A2	12-28-2000	Hutchison, et. al.	

Examiner Signature	[Signature]	Date Considered	6/8/05
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			Application Number	09/604,525
			Filing Date	6/27/2000
			First Named Inventor	PORTILLO, Humberto C.
			Art Unit	3628
			Examiner Name	
Sheet 2 of 3	Attorney Docket Number	10722-31970		

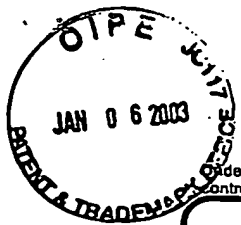
U.S. PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
[Signature]		US- 6,246,996	06-12-2001	Stein, et. al.	
		US- 6,292,789	09-18-2001	Schutzer, Daniel	
		US- 6,317,745	11-13-2001	Thomas, et. al.	
		US- 6,411,942	06-25-2002	Fujimoto	
		US- 6,449,599	09-10-2002	Payne, et. al.	
		US- 002/0023055	02-21-2002	Antognini, et.al.	
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		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
[Signature]		WO 01/04816	01-18-2001	Elder		

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Complete if Known</b>	
		Application Number	09/604,525
Sheet 3 of 3		Filing Date	6/27/2000
		First Named Inventor	PORTILLO, Humberto C.
		Group Art Unit	3628
		Examiner Name	
		Attorney Docket Number	10722-31970

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
ae	1	dotBANK; "The Way to Send and Receive Money on the Internet;" retrieved from the Internet on 02/07/2000 at <a href="http://www.dotbank.com/">http://www.dotbank.com/</a> ; Pages 1-7.	
	2	AmeriNet, Inc.; "The Best Idea in Payment Systems Since the Credit Card;" retrieved from the Internet on 02/07/2000 at <a href="http://www.devit-it.com/">http://www.devit-it.com/</a> ; Pages 1-8.	
	3	TransPoint; "The Way to Pay Online the Service;" retrieved from the Internet on 02/10/2000 at <a href="http://www.transpoint.com/service_questions.asp">http://www.transpoint.com/service_questions.asp</a> ; Pages 1-12.	
	4	Intell-A-Check! "The Way to Get Paid;" retrieved from the Internet on 02/07/2000 at <a href="http://www.icheck.com/">http://www.icheck.com/</a> ; Pages 1-7.	
ae	5	TeleCheck; "Making Checks Our Responsibility;" retrieved from the Internet on 02/07/2000 at <a href="http://www.telecheck.com/home/home.html">http://www.telecheck.com/home/home.html</a> ; Pages 1-8.	

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# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
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Title of Invention	Method for Facilitating Payment of a Computerized Transaction																																																																																																																
<p>Application Number: 09/604525</p> <p>Confirmation Number: 4943</p> <p>First Named Applicant: Humberto Portillo</p> <p>Attorney Docket Number: 1072231970</p> <p>Art Unit: 3628</p> <p>Examiner: Richard Fults</p> <p>Search string: ( 5899980 or 5745886 or 5664100 or 5897622 or 6324525 or 6173272 or 5936221 or 6339766 or 5963647 or 5966698 or 5825003 or 6078907 or 6247047 or 6189787 or 5909492 or 6263446 or 6128603 or 6289322 or 6269369 or 5915023 or 6088683 or 6064990 or 6044362 or 20010032183 or 20020007341 ).pn.</p> <p><b>RECEIVED</b> NOV 12 2003 GROUP 3600</p>																																																																																																																	
<h3>US Patent Documents</h3> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td>2</td><td>1</td><td>5899980</td><td>1999-05-04</td><td>Wilf et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>2</td><td>5745886</td><td>1998-04-28</td><td>Rosen</td><td></td><td></td><td></td></tr><tr><td></td><td>3</td><td>5664100</td><td>1997-09-02</td><td>Green et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>4</td><td>5897622</td><td>1999-04-27</td><td>Blinn et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>5</td><td>6324525</td><td>2001-11-27</td><td>Kramer et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>6</td><td>6173272</td><td>2001-01-09</td><td>Thomas et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>7</td><td>5936221</td><td>1999-08-10</td><td>Corder et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>8</td><td>6339766</td><td>2002-01-15</td><td>Gephart</td><td></td><td></td><td></td></tr><tr><td></td><td>9</td><td>5963647</td><td>1999-10-05</td><td>Downing et al.</td><td></td><td></td><td></td></tr><tr><td></td><td>10</td><td>5966698</td><td>1999-10-12</td><td>Pollin</td><td></td><td></td><td></td></tr><tr><td></td><td>11</td><td>5825003</td><td>1999-10-20</td><td>Jennings</td><td></td><td></td><td></td></tr><tr><td></td><td>12</td><td>6078907</td><td>2000-06-20</td><td>Lamm</td><td></td><td></td><td></td></tr><tr><td>2</td><td>13</td><td>6247047</td><td>2001-06-12</td><td>Wolff</td><td></td><td></td><td></td></tr></tbody></table> <p>11/07/2003 CCHAU1 00000006 09604525 180.00 0P AL 3035005</p>		init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	2	1	5899980	1999-05-04	Wilf et al.					2	5745886	1998-04-28	Rosen					3	5664100	1997-09-02	Green et al.					4	5897622	1999-04-27	Blinn et al.					5	6324525	2001-11-27	Kramer et al.					6	6173272	2001-01-09	Thomas et al.					7	5936221	1999-08-10	Corder et al.					8	6339766	2002-01-15	Gephart					9	5963647	1999-10-05	Downing et al.					10	5966698	1999-10-12	Pollin					11	5825003	1999-10-20	Jennings					12	6078907	2000-06-20	Lamm				2	13	6247047	2001-06-12	Wolff			
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<input checked="" type="checkbox"/>	23	6044362	2000-03-28	Neely

## US Published Applications

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init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
<input checked="" type="checkbox"/>	1	20010032183	2001-10-18	Landry			
<input checked="" type="checkbox"/>	2	20020007341	2002-01-17	Lent et al.			

## Remarks

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## Signature

Examiner Name	Date
	6/8/05